

United States Bankruptcy Court
District of NevadaIn re:
MARCIA CARRERE
DebtorCase No. 13-11728-bam
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0978-2

User: espinozal
Form ID: B9APage 1 of 3
Total Noticed: 56

Date Rcvd: Mar 06, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 08, 2013.

db +MARCIA CARRERE, PO BOX 72938, LAS VEGAS, NV 89170-2938
tr VICTORIA NELSON, P.O. BOX 1778, LAS VEGAS, NV 89125-1778
8392595 ACS, PO Box 371834, Pittsburg, PA 15250-7834
8392615 AM - AARGON AGENCY, 8668 Spring Mountain Rd., Las Vegas, NV 89117-4113
8392588 American Home Mortgage Servicing (AHMSI), P.O. Box 631730, Irving, TX 75063-0002
8392604 +Borrego Bank, 7777 Alvarado Rd. Ste. 501, La Mesa, CA 91942-8281
8392620 CAPITAL MANAGEMENT SVCS I, 2201 Niagara St, PO Box 319, Buffalo, NY 14207-0319
8392602 CAPITAL ONE, N.A., 201 Saint Charles Ave 26th Fl, New Orleans, LA 70170-1000
8392621 CAPITAL ONE, N.A., 201 Saint Charles Ave 26th Fl, New Orleans, LA 701701000
8392626 +CENTRAL FINANCIAL CONTROL, PO BOX 66044, ANAHEIM, CA 92816-6044
8392627 +CIC CREDIT, 2206 21ST AVE S STE 303, NASHVILLE TN 37212-4922
8392611 +CNA Surety, 333 Wabash Ave., 41st Floor, Chicago, IL 60604-4107
8392612 +CREDITORS FNC, POB 440290, Aurora, CA 80044-1500
8392601 +Capital One Bank, 7933 Preston Rd, Plano TX 75024-2359
8392638 +Check City Partnership, LLC d/b/a Check City, 8520 W. Warm Springs, Ste 100, Las Vegas, NV 89113-3621
8392634 ++DIRECTV LLC, ATTN BANKRUPTCIES, PO BOX 6550, GREENWOOD VILLAGE CO 80155-6550
(address filed with court: DIRECTV, 2230 E Imperial Hwy, Mail Station LAl/N367, El Segundo, CA 902453504)
8392596 +ECMC, ACS Affiliated Comp Sery, 2277 East 220th St., Long Beach, CA 90810-1639
8392597 EdFund, PO Box 60558, Los Angeles, CA 90060-0558
8392610 +FIRSTSOURCE ADV, POB 628, Buffalo, NY 14240-0628
8392609 +FRIEDMAN RICHA, 26000 Cannon Rd, Cleveland, OH 44146-1807
8392592 Federal Emergency Management Agency, National Processing Service Center, P.O. Box 10055, Hyattsville, MD 20782-8055
8392598 +First National Bank USA, POB 508,, Boutte, LA 70039-0508
8392591 +HOMeward RESIDENTIAL, POB 631730, Irving, TX 75063-0002
8392608 #+Home Depot Credit Services, PO Box 6029, The Lakes, NV 88901-6029
8392631 NCO Financial, POB 1556, Wilmington, Delaware 19850-5456
8392629 #+NEWCORP, INC., 2900 St. Bernard Rd. Ave., New Orleans, LA 70119-2122
8392637 Nationwide Credit, Inc., 1150 E. University Dr, First Floor, Tempe, AZ 85281-8674
8392616 +Newman, Mathis, Brady & Spedale, Attn: Joseph E. Fick, Jr., 212 Vetrans Blvd., Metairie, LA 70005-3047
8392587 +Option One Mortgage, 4600 Touchton Rd. East, Bldg. 200, # 102, Jacksonville, FL 32246-8299
8392617 PLUSFOUR, INC., 6345 S. Pecos Rd. Suite 212, Las Vegas, NV 89120- 6224
8392633 QC Services Limited Partnership, Collection Agency Division, 6330 Guifton, Houston, TX 77081
8392624 SYNDICATED OFFICE SYSTEMS, PO Box 660873, Dallas, TX 75266-0873
8392599 +Small Business Administration, 200 West Santa Ana Blvd. #180, Santa Ana, CA 92701-4134
8392607 +Total Credit Recovery (TCR), 3025 W. Sahara Ave., Las Vegas, NV 89102-6094
8392593 WELLS FARGO EDUCATION FINA, 501 Bleecker St, Utica, NY-135012401
8392586 WHITNEY BANK / DOVENMUEHLE, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047-8945
8392585 WHITNEY BANK OF NEW ORLEANS, 228 Saint Charles Ave, Rm 720, New Orleans, LA 701302601
8392613 Whitney & Richardson, 1438 River Road, St. Rose, LA 70087

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

ust +E-mail/Text: USTPRegion17.LV.ECF@usdoj.gov Mar 07 2013 03:28:13 U.S. TRUSTEE - LV - 7,
300 LAS VEGAS BOULEVARD, SO., SUITE 4300, LAS VEGAS, NV 89101-5803
8392619 EDI: ARSN.COM Mar 07 2013 03:13:00 ASSOCIATED RECOVERY SYSTEMS,,
A DIVISION OF ARS NATIONAL SERVICES, INC, P.O. BOX 469046, ESCONDIDO, CA 92046-9046
8392622 +EDI: ALLIANCEONE.COM Mar 07 2013 03:18:00 AllianceOne Receivables Management,
4850 Street Rd. Ste. 300, Trevoze, PA 19053-6643
8392630 +EDI: AMEREXPR.COM Mar 07 2013 03:13:00 American Express, PO Box 26312,
Lehigh Valley, PA 18002-6312
8392628 EDI: RMCB.COM Mar 07 2013 03:18:00 American Medical Collection Agency AMCA, PO Box 1235,
Elmsford, NY 10523-0935
8392618 EDI: ACCE.COM Mar 07 2013 03:13:00 Asset Acceptance, LLC, PO Box 2036,
Warren, MI 48090-2036
8392600 +EDI: CAPITALONE.COM Mar 07 2013 03:18:00 CAPITAL ONE BANK USA, PO BOX 30273,
SALT LAKE CITY, UT 84130-0273
8392603 +E-mail/Text: cms-bk@cms-collect.com Mar 07 2013 03:30:36 Capital Management Services,
726 Exchange St, Ste 700, Buffalo, NY 14210-1464
8392634 EDI: DIRECTV.COM Mar 07 2013 03:18:00 DIRECTV, 2230 E Imperial Hwy, Mail Station LAl/N367,
El Segundo, CA 902453504
8392589 +E-mail/Text: ljacob@creditorlawyers.com Mar 07 2013 03:27:18 Dean Morris, LLP,
1505 North 19th St., Monroe, LA 71201-4941
8392636 +E-mail/Text: BKNOTICES@EAFLLC.COM Mar 07 2013 03:30:16 EQUABLE ASCENT FINANCIAL,
1120 W LAKE COOK R, STE B, BUFFALO GROVE, IL 60089-1970
8392606 EDI: RMSC.COM Mar 07 2013 03:18:00 GE Money Bank, POB 981127, El Paso, TX 79998-1127
8392635 +EDI: RMSC.COM Mar 07 2013 03:18:00 GE CRB/CARE CREDIT, P O BOX 965036,
ORLANDO, FL 32896-0001
8392623 EDI: MID8.COM Mar 07 2013 03:13:00 MIDLAND FUNDING LLC do MIDLAND CREDIT MGMT INC,,
8875 Aero Dr, Ste 200, San Diego, CA 92123-2255

District/off: 0978-2

User: espinozal
Form ID: B9APage 2 of 3
Total Noticed: 56

Date Rcvd: Mar 06, 2013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

8392632 +E-mail/Text: bankruptcydepartment@ncogroup.com Mar 07 2013 03:37:29 NCO FINANCIAL SYSTEMS,
507 PRUDENTIAL ROA, HORSHAM, PA 19044-2368
8392590 E-mail/Text: bkdepartment@rtresolutions.com Mar 07 2013 04:56:25 REAL TIME RESOLUTIONS IN,
1750 Regal Row, Suite 120, Dallas, TX, 75235- 2287
8392614 +EDI: URSI.COM Mar 07 2013 03:18:00 United Recovery Systems (URS), 5800 North Course Drive,
Houston, Texas 77072-1613
8392594 EDI: WFFC.COM Mar 07 2013 03:13:00 Wells Fargo EFS, Education Financial services,
PO Box 5185, Sioux Falls, SD 57117-5185
8392605 +E-mail/Text: bk@weststar.org Mar 07 2013 03:30:24 Weststar Credit Union, PO BOX 94138,
Las Vegas, NV 89193-4138

TOTAL: 19

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

8392625 ##ROBINSON, REAGAN & YOUNG, 260 Cumberland Bnd,, Nashville, TN 37228-1804

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 08, 2013

Signature: 

District/off: 0978-2

User: espinozal
Form ID: B9A

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Total Noticed: 56

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 6, 2013 at the address(es) listed below:

U.S. TRUSTEE - LV - 7 USTPRegion17.LV.ECF@usdoj.gov

VICTORIA NELSON nelsontrustee@nevadafirm.com, nv29@ecfcbis.com;gbagley@nevadafirm.com

TOTAL: 2

B9A (Official Form 9A) (Chapter 7 Individual or Joint Debtor No Asset Case) (12/12)

Case Number **13-11728-bam**

UNITED STATES BANKRUPTCY COURT District of Nevada

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 3/6/13.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice. Case documents may be viewed at www.nvb.uscourts.gov.

Important Notice to Individual Debtors: Debtors who are individuals must provide government-issued photo identification and proof of social security number at the meeting of creditors. Failure to do so may result in dismissal of their case.

**Creditors — Do not file this notice in connection with any proof of claim you submit to the court.
See Reverse Side For Important Explanations**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

MARCIA CARRERE
aka MARCIA BURKE, aka MARCIA BURKE
CARRERE
PO BOX 72938
LAS VEGAS, NV 89170

Case Number:
13-11728-bam
Judge: BRUCE A. MARKELL

Social Security / Individual Taxpayer ID / Employer Tax ID / Other
nos:
xxx-xx-6175

Attorney for Debtor(s) (name and address):
MARCIA CARRERE
PO BOX 72938
LAS VEGAS, NV 89170
Telephone number:

Bankruptcy Trustee (name and address):
VICTORIA NELSON
P.O. BOX 1778
LAS VEGAS, NV 89125-1778
Telephone number: 702-791-0308

Meeting of Creditors

Date: **April 5, 2013**

Time: **12:30 PM**

Location: **300 Las Vegas Blvd., South, Room 1500, Las Vegas, NV 89101**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 6/4/13

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:
300 Las Vegas Blvd., South
Las Vegas, NV 89101
Telephone number: (702) 527-7000

For the Court:

Clerk of the Bankruptcy Court:

Mary A. Schott

Mary A. Schott

Hours Open: Monday – Friday 9:00 AM – 4:00 PM

Date: 3/6/13

EXPLANATIONS**B9A (Official Form 9A) (12/12)**

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under §727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office or at www.nvb.uscourts.gov .
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.

**EXPLANATIONS
(CONTINUED)**

B9A (Official Form 9A) (12/12)

Trustee Information	<p>The United States Trustee has appointed the herein named person as interim trustee effective the date of filing as shown on page 1 of this form. The case is covered by a trustee's blanket bond, the original of which is on file with the court.</p> <p>The trustee may abandon property of the estate that is burdensome or is of inconsequential value and benefit to the estate without further notice of abandonment, pursuant to 11 U.S.C. Section 554(a). Further notice will be provided upon request only. Any non-exempt property scheduled, but not administered at the time of closing of a case will be deemed abandoned pursuant to 11 U.S.C. Section 554(c).</p> <p>Please note that the trustee may use, sell or lease all non-exempt property of the estate which has an aggregate value of less than \$2,500 WITHOUT FURTHER NOTICE TO CREDITORS. Pursuant to Federal Bankruptcy Rule 6004(d) any objection to the sale of estate property may be filed and served by a party in interest within 25 days of the mailing of this Notice of Commencement of Case.</p>
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Refer to Previous Page for Important Deadlines and Notices
